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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

|             |                                    |                   |                      |
|-------------|------------------------------------|-------------------|----------------------|
| Applicants: | Hobson, et al.                     | Docket No.:       | 40655.4400           |
| Serial No.: | 09/943,658                         | Group Art Unit:   | 3621                 |
| Filed:      | August 30, 2001                    | Examiner:         | Hewitt II, Calvin L. |
| Title:      | ONLINE CARD PRESENT<br>TRANSACTION | Confirmation No.: | 3216                 |

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated April 5, 2007, in which this Reply is filed within two months, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims, which begins on page 3 of this paper.

Remarks/Arguments begin on page 7 of this paper.